

United States Bankruptcy Court  
Southern District of MississippiIn re:  
Shelia Denise Stiff  
DebtorCase No. 25-00984-JAW  
Chapter 7**CERTIFICATE OF NOTICE**District/off: 0538-3  
Date Rcvd: Jul 18, 2025User: mssbad  
Form ID: dn011Page 1 of 1  
Total Noticed: 1**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2025:**

NONE

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: CAF_Bankruptcy_Department@carmax.com	Jul 18 2025 19:25:00	CARMAX AUTO FINANCE, 225 CHASTAIN MEADOWS CT, STE 210, KENNESAW, GA 30144

TOTAL: 1

**BYPASSED RECIPIENTS****The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.**

NONE

**NOTICE CERTIFICATION****I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 20, 2025

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING****The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2025 at the address(es) listed below:**

Name	Email Address
Eileen N. Shaffer	eshaffer@eshaffer-law.com ms04@ecfcbis.com
Thomas Carl Rollins, Jr	on behalf of Debtor Shelia Denise Stiff trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 3

**UNITED STATES BANKRUPTCY COURT  
Southern District of Mississippi**

**In re: Shelia Denise Stiff**

**Case No. 25-00984-JAW  
Chapter 7**

To: CarMax Auto Finance  
Attn: Ryan Robinson and Steven J. Cooke  
225 Chastain Meadows Ct.  
Suite 210  
Kennesaw, GA 30144

**Notice of Deficiency**

**Notice is hereby given** that the reaffirmation agreement filed on July 18, 2025 between the Debtor and CarMax Auto Finance (Dkt. # 19) is defective for the following reason(s):

- ☐ was not accompanied with a Cover Sheet for Reaffirmation Agreement (*Official Form 427*) cover sheet. Pursuant to *Fed. R. Bankr. P. 4008(a)*, the reaffirmation agreement shall be accompanied by a cover sheet, prepared as prescribed by the appropriate official form.)
- ☒ Part V missing

**You are further notified**, that failure to cure the above deficiency(ies) on or before **August 1, 2025** may result in the setting of a show cause hearing as to why the reaffirmation agreement should not be disapproved or the reaffirmation agreement may be stricken without further notice.

Dated: July 18, 2025

Danny L. Miller, Clerk of Court  
Thad Cochran U.S. Courthouse  
501 E. Court Street  
Suite 2.300  
Jackson, MS 39201  
601-608-4600